

**Information to identify the case:**

Debtor 1	<u>Debra A Rice</u>	Social Security number or ITIN	xxx-xx-7190
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-10241-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Debra A Rice

2/4/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Debra A Rice  
Debtor

Case No. 16-10241-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 04, 2021

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2021:

Recip ID	Recipient Name and Address
db	+ Debra A Rice, 109 Emerald Avenue, Westmont, NJ 08108-2401
515934583	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, Macys Bankruptcy Department, Po Box 8053, Mason, OH 45040
515934584	Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
515934585	+ Embrace Home Loans, PO Box 8068, Virginia Beach, VA 23450-8068
515934586	+ Embrace Home Loans, ATTN: Customer Service, PO Box 8068, Virginia Beach, VA 23450-8068
518785916	Embrace Home Loans, Inc., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518785917	+ Embrace Home Loans, Inc., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, Embrace Home Loans, Inc. c/o Rushmore Loan Management Services 92619-2708
516505871	+ Embrace Home Loans, Inc., RoundPoint Mortgage Servicing Corporatio, 5016 Parkway Plaza BLVD, Suite 200, Charlotte, NC 28217-1930
515934590	+ LoanCare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
515934591	Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
515934592	Loancare Servicing Ctr-Embrace, Interstate Corporate Center, Norfolk, VA 23502
515991521	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515934595	+ Phillips & Cohen Associates, Ltd., 1002 Justison Street, Wilmington, DE 19801-5148
515934597	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
515934596	Selip & Sylianou, 199 Crossways Park Drive, Woodbury, NY 11797-2016
515934598	+ Stpc/cbsd, CitiCards Private Label Bankruptcy, Po Box 20483, Kansas City, MO 64195-0483
515934605	Us Bank, Cb Disputes, Saint Louis, MO 63166

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2021 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Feb 04 2021 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515934576	+ EDI: TSYS2.COM	Feb 05 2021 01:23:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516091695	EDI: BL-BECKET.COM	Feb 05 2021 01:23:00	Capital One, N.A., c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
515934578	+ EDI: CITICORP.COM	Feb 05 2021 01:23:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
515934579	+ EDI: WFNNB.COM	Feb 05 2021 01:23:00	Comenity Bank/Ann Taylor, Po Box 182125, Columbus, OH 43218-2125
516143248	+ EDI: WFNNB.COM	Feb 05 2021 01:23:00	Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

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515934580	+ EDI: WFNNB.COM	Feb 05 2021 01:23:00	Comenity Capital/jjill, Po Box 182125, Columbus, OH 43218-2125
515934581	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 04 2021 21:20:59	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516143829	EDI: Q3G.COM	Feb 05 2021 01:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
515941875	EDI: DISCOVER.COM	Feb 05 2021 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515934582	+ EDI: DISCOVER.COM	Feb 05 2021 01:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
515934588	EDI: IRS.COM	Feb 05 2021 01:23:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
515934577	EDI: JPMORGANCHASE	Feb 05 2021 01:23:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
515934589	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 04 2021 21:03:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516016525	Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2021 21:21:04	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516146536	Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2021 21:21:05	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515934593	+ Email/Text: ustpreigion03.ne.ecf@usdoj.gov	Feb 04 2021 21:05:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
516101540	EDI: PRA.COM	Feb 05 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Gymboree, POB 41067, Norfolk VA 23541
515934594	+ EDI: RMSC.COM	Feb 05 2021 01:23:00	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
516040133	EDI: Q3G.COM	Feb 05 2021 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
515976111	EDI: Q3G.COM	Feb 05 2021 01:23:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
516047024	EDI: Q3G.COM	Feb 05 2021 01:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518054653	+ Email/Text: bncmail@w-legal.com	Feb 04 2021 21:05:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518054652	+ Email/Text: bncmail@w-legal.com	Feb 04 2021 21:05:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
515934599	+ EDI: RMSC.COM	Feb 05 2021 01:23:00	Synco/toysrus, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515934600	+ EDI: RMSC.COM	Feb 05 2021 01:23:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515934601	+ EDI: RMSC.COM	Feb 05 2021 01:23:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516143252	+ Email/Text: bncmail@w-legal.com	Feb 04 2021 21:05:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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515934602	+ EDI: WTRRN BANK.COM	Feb 05 2021 01:23:00	400, SEATTLE, WA 98121-3132 Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
515934603	EDI: WTRRN BANK.COM	Feb 05 2021 01:23:00	Target National Bank, c/o Target Credit Services, PO Box 673, Minneapolis, MN 55440-0673
515934604	EDI: WTRRN BANK.COM	Feb 05 2021 01:23:00	Target National Bank, 3901 West 53rd Street, Sioux Falls, SD 57106-4216

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515934587	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
515992130	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2021 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor Embrace Home Loans Inc. bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Embrace Home Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joel R. Spivack	on behalf of Debtor Debra A Rice joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Joshua I. Goldman	on behalf of Creditor Embrace Home Loans Inc. josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Embrace Home Loans Inc. rsolarz@kmlawgroup.com

TOTAL: 7